

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: WELCH, DENNIS N.	§	Case No. 09-75748
WELCH, DEBRA L.	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street  
Room 110  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 06/29/2011 in Courtroom 115, United States Courthouse, 211 South Court Street  
Room 115  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date:   /  /  

By:   /s/ STEPHEN G. BALSLEY  

Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: WELCH, DENNIS N.  
WELCH, DEBRA L.

§ Case No. 09-75748

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 10,000.40  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 10,000.40

**Balance on hand:** \$ 10,000.40

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Capital One Auto Finance	6,754.90	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 10,000.40

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	1,750.04	0.00	1,750.04
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	3,555.00	0.00	3,555.00
Charges, U.S. Bankruptcy Court	250.00	0.00	250.00

Total to be paid for chapter 7 administration expenses: \$ 5,555.04

Remaining balance: \$ 4,445.36

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,445.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,445.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 172,144.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	11,173.58	0.00	288.54
2	Capital One Bank (USA), N.A.	15,973.86	0.00	412.50
4	Chase Bank USA, N.A.	9,435.16	0.00	243.65
5	Chase Bank USA, N.A.	4,266.36	0.00	110.17
6	Chase Bank USA, N.A.	11,276.56	0.00	291.20
7	Chase Bank USA, N.A.	2,328.25	0.00	60.12
8	PYOD LLC its successors and assigns as assignee of	1,187.48	0.00	30.66
9	PYOD LLC its successors and assigns as assignee of	1,380.19	0.00	35.64
10	US Department of Education	57,887.59	0.00	1,494.86

11	US Department of Education	10,726.51	0.00	277.00
12	PYOD LLC its successors and assigns as assignee of	10,679.54	0.00	275.78
13	Fia Card Services, NA/Bank of America	30,197.46	0.00	779.80
14	Chase Bank USA NA	5,631.91	0.00	145.44

Total to be paid for timely general unsecured claims: \$ 4,445.36

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/STEPHEN G. BALSLEY  
Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Dennis N. Welch  
 Debra L. Welch  
 Debtors

Case No. 09-75748-MB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: vgossett  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jun 07, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2011.

db/jdb +Dennis N. Welch, Debra L. Welch, 4306 East Walnut Road, Gilbert, AZ 85298-8622  
 aty +Richard T Jones, 666 Russel Court, #214, Woodstock, IL 60098-2671  
 tr +Stephen G Balsley, Barrick, Switzer, Long, Balsley, etal, 6833 Stalter Drive,  
 Rockford, IL 61108-2579  
 14909442 Bank of America, 4060 Ogleton Stan, Mail Code DES-019, Newark, DE 19713  
 14909443 +Capital One, 1957 Westmoreland, Post Office Box 26094, Richmond, VA 23260-6094  
 15175152 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 248839,  
 Oklahoma City, OK 73124-8839  
 14909444 +Centegra Health System, Post Office Box 1990, Woodstock, IL 60098-1990  
 14909445 +Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822  
 15595466 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 15211002 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14909446 +Chase Home Equity & Consumer Lend., 1111 Polaris Pkwy, Columbus, OH 43240-2031  
 14909447 +CitiCard, Post Office Box 6241, Sioux Falls, SD 57117-6241  
 15298319 Crystal Lake Orthopaedic Surgery, 750-C East Terra Cotta Avenue, Crystal Lake, IL 60014-3621  
 14909448 +Debra Hirschberg & Assoc., 185 Heritage, #1, Crystal Lake, IL 60014-8068  
 14909451 Home Depot Credit Services, Post Office Box 689100, Des Moines, IA 50368-9100  
 15298321 KSB Hospital, P.O. Box 737, Dixon, IL 61021-0737  
 14909452 +Lawrence Kern & Assoc., 124 N. Harrison, Barrington, IL 60010-3007  
 14909453 +McHenry County Collector, 2200 N. Seminary Avenue, Woodstock, IL 60098-2698  
 15298322 Michael J. Louise, 741 McHenry Avenue, #C, Crystal Lake, IL 60014-7445  
 14909455 NTB Cedit Plan, Post Office Box 689182, Des Moines, IA 50368-9182  
 14909454 +National City Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 15298331 +Oregon Ambulance Service, Inc., 101 Madison, Box 122, Oregon, IL 61061-1824  
 15238122 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 15298332 Rockford Assoc. Clinical Pathology, P.O. Box 8768, Rockford, IL 61126-8768  
 15298333 +Rockford Cardiovascular Assoc., P.O. Box 6003, Rockford, IL 61125-1003  
 15298334 +Rockford Health System, 2400 North Rockton Avenue, Rockford, IL 61103-3655  
 15298335 Swedish American Hospital, P.O. Box 4448, Rockford, IL 61110-0948  
 14909456 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Dept. of Education, 501 Bleecker Street, Utica, NY 13501)  
 15342905 US Department of Education, Direct Loan Svcs, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

16589145 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jun 07 2011 23:58:43  
 Ascension Capital Group, Inc., Attn: JP Morgan Chase Bank, Nat'l Assoc, Acct. 6371,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 15183669 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jun 08 2011 02:09:06  
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347  
 14933487 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Jun 07 2011 23:28:00  
 Capital One Auto Finance, 3905 N Dallas Parkway, Plano, TX 75093-7892  
 14909449 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 08 2011 00:20:04 Discover, 12 Reads Way,  
 New Castle, DE 19720-1649  
 15140831 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 08 2011 00:20:04 Discover Bank,  
 Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 14909450 E-mail/PDF: gecsed@recoverycorp.com Jun 08 2011 00:22:51 Exxon Mobil, P.O. Box 103032,  
 Rosewell, GA 30076  
 15572490 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 08 2011 00:08:43  
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
 Oklahoma City, OK 73124-8809

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Stephen G Balsley, Barrick, Switzer, Long, Balsley, etal, 6833 Stalter Drive,  
 Rockford, IL 61108-2579

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3

User: vgossett  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Jun 07, 2011

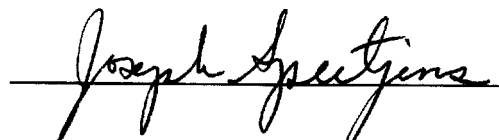
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.